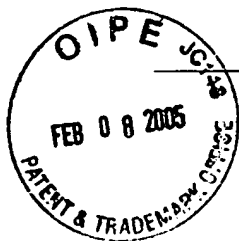


Please Direct All Correspondence to Customer Number **20995**



TRANSMITTAL LETTER
INFORMATION DISCLOSURE STATEMENT

Applicant : Bushman et al.
App. No : 10/679,275
Filed : October 10, 2003
For : SECURE ELECTRONIC PAYMENT
MESSAGING SYSTEM WITH
RECONCILABLE FINALITY
Examiner : Unknown
Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

February 1, 2005

(Date)

Lee W. Henderson Ph.D., Reg. No. 41,830

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement and PTO/SB/08 equivalent listing references for consideration:
 - (X) Listing four references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

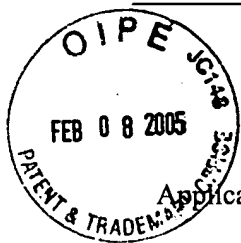
Lee W. Henderson Ph.D.

Registration No. 41,830

Attorney of Record

Customer No. 20,995

(949) 760-0404



INFORMATION DISCLOSURE STATEMENT

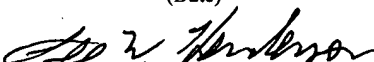
Applicant : Bushman et al.
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February 1, 2005

(Date)


Lee W. Henderson Ph.D., Reg. No. 41,830.

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Dear Sir:

Enclosed for filing in the above-identified application is an Information Disclosure Statement by Applicant (PTO/SB/08 equivalent) listing four references to be considered by the Examiner. This Information Disclosure Statement is being filed before the mailing date of a final action and before the mailing date of a Notice of Allowance.

CERTIFICATION UNDER 37 C.F.R. § 1.97(e)(1)


I hereby certify that each item of information contained in this Statement was first cited in a communication from a foreign Patent Office in a counterpart foreign application not more than 30 days prior to the filing of this Information Disclosure Statement.

Thus, no fee is required as set forth in 37 C.F.R. § 1.97(c).

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: February 1, 2005

By: 
Lee W. Henderson Ph.D.
Registration No. 41,830
Attorney of Record
Customer No. 20,995
(949) 760-0404

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Multiple sheets used when necessary)

SHEET 1 OF 1

Application No.	10/679,275
Filing Date	October 10, 2003
First Named Inventor	Bushman et al.
Art Unit	3624
Examiner	Unknown
Attorney Docket No.	INTCOM.001A

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	5,956,700	09/21/1999	Landry	
	2	6,144,848	11/07/2000	Walsh et al.	
	3	6,167,378	12/26/2000	Webber, Jr.	
	4	6,661,910 B2	12/09/2003	Jones et al.	
	5				
	6				
	7				
	8				

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T ¹
	9					
	10					
	11					
	12					
	13					

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
	14		
	15		
	16		
	17		
	18		

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Examiner Signature

Date Considered

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

T¹ - Place a check mark in this area when an English language Translation is attached.